

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RUSSELL D NOVAK
KAREN A NOVAK
Debtor(s)

Case No. 09-34905

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/21/2009.
- 2) The plan was confirmed on 11/20/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/14/2010.
- 5) The case was dismissed on 11/19/2010.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$156,600.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$11,200.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$11,200.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,354.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$614.58
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,968.58**

Attorney fees paid and disclosed by debtor: \$1,146.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERIMARK BANK	Unsecured	308.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	1,079.00	1,144.94	1,144.94	18.03	0.00
BANK ONE/JPM CHASE	Unsecured	6,325.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	1,513.00	NA	NA	0.00	0.00
BCC	Unsecured	112.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	2,177.00	2,162.48	2,162.48	34.06	0.00
BECKET & LEE LLP	Unsecured	1,410.00	1,400.49	1,400.49	22.06	0.00
BECKET & LEE LLP	Unsecured	1,619.00	1,608.17	1,608.17	25.32	0.00
BECKET & LEE LLP	Unsecured	1,771.00	1,759.48	1,759.48	27.71	0.00
BILL ME LATER	Unsecured	760.00	NA	NA	0.00	0.00
BRYLANE HOMES	Unsecured	472.00	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	5,334.00	5,362.64	5,362.64	84.45	0.00
CITIBANK	Unsecured	2,080.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	2,289.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	2,645.00	NA	NA	0.00	0.00
CITIFINANCIAL	Secured	1,200.00	1,200.00	1,200.00	262.60	48.06
CITIMORTGAGE INC	Secured	0.00	0.00	0.00	0.00	0.00
CR EVERGREEN LLC	Unsecured	21,248.00	21,248.26	21,248.26	407.62	0.00
CR EVERGREEN LLC	Unsecured	1,475.00	1,633.53	1,633.53	25.72	0.00
DISCOVER BANK	Unsecured	5,569.00	5,569.97	5,569.97	87.72	0.00
DISCOVER BANK	Unsecured	10,168.00	10,168.32	10,168.32	178.42	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	7,581.00	7,581.26	7,581.26	119.39	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	538.00	697.40	697.40	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,315.00	10,315.14	10,315.14	180.99	0.00
FIRST BANK & TRUST EVANSTON	Secured	13,868.00	13,868.00	13,868.00	3,414.77	658.85
FIRST NATIONAL CREDIT CARD	Unsecured	425.00	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	1,848.00	2,117.94	2,117.94	33.35	0.00
GE MONEY BANK	Unsecured	663.00	735.86	735.86	0.00	0.00
GE MONEY BANK	Secured	3,945.00	3,945.00	3,945.00	8.00	40.66
GEMB	Unsecured	5,603.00	NA	NA	0.00	0.00
GINNYS	Unsecured	65.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HARRIS BANK CONSUMER LOAN CT	Secured	6,975.00	6,975.00	6,975.00	1,271.15	339.44
HSBC BANK NEVADA NA	Unsecured	800.00	2,452.81	2,452.81	69.26	3.76
HSBC BANK NEVADA NA	Unsecured	638.00	717.19	717.19	0.00	0.00
HSBC BANK NEVADA NA	Unsecured	653.00	699.80	699.80	0.00	0.00
KOHL'S	Unsecured	705.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	471.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	3,159.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	10,889.00	10,889.10	10,889.10	191.06	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	869.00	1,057.61	1,057.61	16.66	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	224.00	223.65	223.65	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	1,504.00	1,503.71	1,503.71	23.68	0.00
MIDLAND CREDIT MGMT	Unsecured	1,870.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	2,188.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	1,780.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	1,627.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	1,417.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	519.00	185.78	185.78	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	570.00	690.48	690.48	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	641.00	668.26	668.26	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	644.00	686.41	686.41	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,104.00	1,139.42	1,139.42	17.95	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,287.00	1,417.45	1,417.45	22.32	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	25,168.00	26,437.88	26,437.88	507.19	0.00
RESURGENT CAPITAL SERVICES	Unsecured	347.00	1,725.72	1,725.72	40.42	0.00
RESURGENT CAPITAL SERVICES	Unsecured	2,542.00	3,222.79	3,222.79	50.75	0.00
SEVENTH AVENUE	Unsecured	197.00	NA	NA	0.00	0.00
VICTORIAS SECRET	Unsecured	1,608.00	NA	NA	0.00	0.00
WFCB/HSN	Unsecured	277.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	1,400.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	487.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	1,759.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$24,788.00	\$4,693.92	\$1,038.95
All Other Secured	\$1,200.00	\$262.60	\$48.06
TOTAL SECURED:	\$25,988.00	\$4,956.52	\$1,087.01
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$127,223.94	\$2,184.13	\$3.76

Disbursements:

Expenses of Administration	<u>\$2,968.58</u>
Disbursements to Creditors	<u>\$8,231.42</u>

TOTAL DISBURSEMENTS : **\$11,200.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/06/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.